

# Cumbria Advice Network



Summer 2015

Issue 23

**“I know what it's like to desperately need help, and what I think is it would feel really good to be on the other side, to be able to give help to people who need it, desperately or otherwise.”**

Dean Koontz

In April 2015 pensions changed giving people more freedom to decide what to do with their pension pots and a new government backed service, Pension Wise, was launched.

Citizens Advice Allerdale is delivering Pension Wise appointments throughout Cumbria.

See page 2 to find out how you, and your clients can access the service.

In this issue we focus on the Defence Medical Welfare Service and AdviceUK. There is also information about the Cumbria Parent Carer Forum, Flimby & Ewanrigg and North Copeland Community Development Centres and an update from Tax Help for Older People

New Training Courses on Supporting Vulnerable Adults and Dealing with Destitution. Turn to pages 8 to 10 to see our current Training Programme.

Are your clients being affected by Universal Credit ? If so you can help to inform a piece of research by providing evidence and sharing experience. Page 6 provides more details.

# FOCUS ON



Citizens Advice Allerdale is delivering Pension Wise appointments across all of Cumbria giving people access to free and impartial pension guidance in their local area.

Following pension reforms on April 6, people approaching retirement have greater freedom over how they can use their pension pots. People will be able to take a lump sum, take out an annuity or a mixture of both. Pension Wise is a new Government service designed to help people make sense of their pension options, and empower them to make the right choices for them.

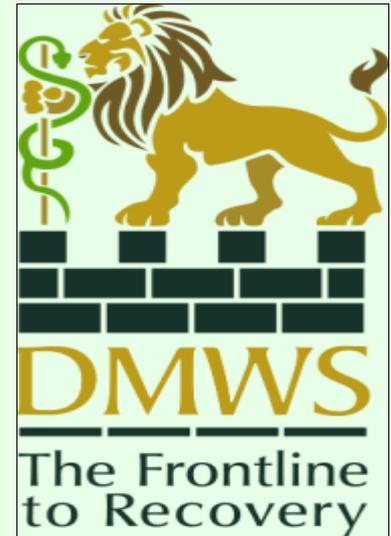
A Pension Wise appointment may help you if you are approaching retirement or are 50 or over and have a defined contribution pension.

The 45 minute appointments will be tailored to the individual, taking into account the value of their pension and their plans for retirement

Citizens Advice Allerdale is providing the face to face service for Pension Wise and appointments are available at locations throughout Cumbria. These include Barrow-in-Furness, Carlisle, Kendal, Keswick, Millom, Penrith, Ulverston, Whitehaven, Windermere and Workington.

Further information and guidance is available online at [www.pensionwise.gov.uk](http://www.pensionwise.gov.uk) or you can talk to a guidance specialist on the phone or face to face. Appointments can be made by phoning 0300 330 1001, or, in Cumbria, there is a dedicated telephone number **01900 68981** to arrange a local appointment. You can also go into your local Citizens Advice to ask about the service.

# FOCUS ON



## Defence Medical Welfare Service...who are they and what do they do?

**DMWS provide service personnel, veterans and their families with a confidential welfare service when they are in hospital, hospice, rehabilitation or recovery.**

Working alongside the nursing and medical teams, DMWS Welfare Officers concentrate on the social care and well-being needs of the patient, identifying issues and concerns and, in liaison with the nursing teams, provide emotional and practical support, advocacy, liaison with medical, military and third sector staff and intelligent referrals to organisations that can support and help the patient after discharge.

By supporting the well-being needs of the patient we can help to aid recovery, contribute to the recovery pathway and help them to prepare for leaving hospital. This means the Nursing Team can concentrate on the clinical and medical needs of their patient, knowing their other needs are being addressed by DMWS staff.

**Our Welfare Officers are experienced, qualified and trained to deliver a high quality service 24/7, 365 days per year.** Staff have training and experience in working with vulnerable adults, families and children in a range of medical situations including critical care, terminal illness, death & bereavement, trauma and mental health. We are not practitioners, we listen, identify needs, offer practical and emotional support and signpost to other appropriate, professional organisations that can provide specific services that meet the patient's needs, in particular post hospital discharge.

**And we are here for you too.** DMWS also provide a confidential, professional Listening Ear service for medical staff who have been involved in challenging medical cases and hospital environments where military personnel, veterans or their families are involved.

**Welfare Officer: Office Hours Only**  
**Lancashire & Cumbria: Jan Hardy 07841 920655**

For referrals, information and advice in office hours (9am-5pm Monday to Friday)

**24/7 Duty Phone: 07715 43 66 71**

For distribution to patients, their families and the general public  
Out of Hours Referrals and advice line (After 5pm and weekends)



## Who are AdviceUK?

AdviceUK is the UK's largest support network for independent advice services. It was formed in 1979 as the Federation of Independent Advice Centres (FIAC).

This section details information about AdviceUK as an organisation in its own right, see the other sections of the web site for information on how we support our member centres in the advice sector. Being a UK-wide organisation with a very diverse membership places us in a unique position to influence Government departments and other bodies.

## Why should we join?

There are many reasons why you should become a member of the biggest network for independent advice centres in the UK. As a national body we represent your interests to stakeholders and the government and provide a voice to funders and supporters. We offer many services and products tailored to the advice sector, and as a member you can benefit from discounts on all of them – helping you run better, more efficient services, and giving you the freedom to concentrate your efforts and resources on the people you help every day. Any money we make goes into providing more resources for our members.

*“Our membership not only plugs us into your excellent information services, but also links us to the wider network of organisations nationally.” – Luton Law Centre*

## What do we get?

- Email newsletters and postal mailings with information and resources on the latest products, events and developments
- Business support helpline
- Free visit from our development team when you first join
- Apply to be approved as a Debt Relief Order intermediary (through Advice UK acting as a competent Authority).
- Free access to 'Wiser Adviser' Training and Specialist Support for money advisers
- Fast track application to NHAS membership for eligible AdviceUK members

You also receive a discount on our products and services, including:

- AdvicePro, our case management system
- Training and NVQs
- Recruitment advertising on the Jobs in Advice website
- Discounted services and supplies e.g. telecoms and stationery
- Professional indemnity, legal assistance & expenses and trustees, directors & officers insurance

**Jayne Bellis | Development Consultant Northern | AdviceUK**

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Jayne.bellis@adviceuk.org.uk



## Cumbria Parent Carer Forum

We are a constituted group of parents/carers/grandparents/foster carers in Cumbria who have children with disabilities and/or additional needs who are particularly keen that their views are heard, understood and acted upon.

We cover the whole of Cumbria split down into six localities, Allerdale, Copeland, Carlisle, Eden, South Lakes and Furness. In each locality we have a local forum and the forums elect representatives to the countywide steering group. We are currently funded by DFES Contact a Family and Cumbria County Council Children's Services.

<http://www.cumbriarentcarerforum.org.uk/>

cumbriarentcarerforum@gmail.com



<http://www.taxvol.org.uk/>

### **New Tax Information Videos now available for free download**

**Tax Help for Older People** has produced four introductory information videos providing tax information to help older people facing the later life challenges and transitions.

#### **Bereavement: Retirement: Underpayments: General tax guide**

These tax information videos have been developed for staff of organisations working with older people and they provide basic tax information and guidance to help frontline staff help their older clients. The videos are equally useful and informative for older people themselves and Tax Help for Older People is always there at the end of the phone for further information and support

The four videos are available for free download or viewing at

[Tax Training Videos from Tax Help for Older People](#)

We can also help front-line advisers with individual queries on behalf of their clients, or when they get stuck. Just telephone our advice line on **0845 6013321** or **01308 488066**.

## **Flimby & Ewanrigg and North Copeland Community Development Centres**

Our small but dedicated team have been working hard over the last academic year. Our provision covers the West Coast of Cumbria, working from the Flimby Community Development Centre, also running the Virtual North Copeland Community Development Centre. We work in outreach centres in Whitehaven including the Job centre, The Beacon, The Harbour Project Centre and Frizington CDC. We more recently work from The Trades Hall in Workington to help some learners with accessibility.

During this academic year we have worked with 188 unemployed learners from Copeland, and 120 unemployed learners from Allerdale promoting digital inclusion, by raising confidence, self-esteem and self-worth. No adult is judged, but taught to use their skills new and old to improve their lives.

We have great results from people who have made tremendous improvements to their own lives. We understand not everyone in this current climate will find work; naturally this does become part of the process for some. We are learner led, and through promoting health and well-being individually to each learner, we get great pleasure in seeing and hearing about the effects we have made on real lives.

For more information call 01900 810561

## **CAMPAIGNING FOR CHANGE**

### **The impact of the implementation of Universal Credit in Cumbria**

The Cumbria CAB Research and Campaigns Group is producing a report detailing statistical and qualitative information and evidence on the progress and impact of the implementation of Universal Credit across Cumbria and issues arising for consideration.

During August and September we are collecting evidence of how Universal Credit is affecting clients. There may be issues relating to:

- Access to Computers/Phones
- Advance/Hardship Payments
- DWP Administration
- Delays in Payment
- Sanctions
- Problems for people aged under 25

If you have any evidence or case studies you would like to share with us to help inform the report, please email Mandy at [mandypfleger@hotmail.com](mailto:mandypfleger@hotmail.com)

## CAN TRAINING PROGRAMME

funded by



**Course Title: Supporting Vulnerable Clients**

**Trainer: Child Poverty Action Group (CPAG)**

**Date: Monday 5 October 2015**

**Time: 10:00am – 4.30pm (registration from 9.45am)**

**Venue: Penrith Methodist Church**

**Places Available: 20**

This NEW course will give you the skills and strategies you need to resolve the problems vulnerable people face in claiming benefits.

Taking a practical, problem-solving approach, the course focuses on the basic benefits and will equip trainees to prevent a problem becoming a crisis. Workers with limited or even no knowledge of the benefit system will gain the most from this course.

The course includes:

- Which benefits is my client entitled to?
- What to do when my client's benefits stop
- Dealing with medicals
- How to challenge sanctions
- Paying the rent – getting extra help
- How to prepare for universal credit

Course level

Basic – For frontline workers who do not work specifically in welfare rights, but who want to know about the benefit issues relevant to their clients in order to give basic advice or refer on.

## CAN TRAINING PROGRAMME

**Course Title: Dealing with Destitution**

**Trainer: Child Poverty Action Group (CPAG)**

**Dates: Monday 12 October 2015**

**Time: 10am – 4.30pm (registration from 9.45am)**

**Venue: Penrith Methodist Church**

**Places Available: 20**

Increasingly advisers are faced with clients who have been left destitute due to a problem with their benefits. This course will cover issues that frequently cause clients to be left without any income and focus on the practical steps advisers can take to get their clients benefits in payment.

The course covers:

- Challenging sanction decisions and getting hardship payments
- Dealing with delays and suspensions: getting benefit claims dealt with
- Short Term Benefit Advances – who is eligible and how to get them
- Accessing local welfare schemes and other sources of help
- Options for clients who have failed the WCA
- The course will be suitable for advisers with a working knowledge of the benefit system who want to increase or consolidate their knowledge in the above areas.

Course level

Standard – For people with a working knowledge of the benefits system, or the subject covered by the course. These courses are suitable for people wanting a refresher, or to update skills or information.

## CAN TRAINING PROGRAMME

### How do I book a place?

By completing the booking form under the training section on our website and returning it to **maria.hewitt@hotmail.co.uk**. Places on our courses are limited so please book early to avoid disappointment.

### How are places allocated?

Places will be allocated on a first come first served basis and a maximum of two places per organisation can be booked (unless otherwise stated). If you have more than two people wanting to attend please let us know and we will contact you if places become available.

### Is the course suitable for me ?

We are keen to ensure that CAN members get the maximum benefit from our courses. We include details of the level of experience required for all our courses. If you would like further information, please contact Maria via the email address above.

### What is the cost?

Places on our courses are **FREE** to network members. When completing the booking form please remember to state your training number (available from your Network Champion). Although places are free a £50.00 charge will be made for non attendance or cancellation without 48 hours notice.

If you have a training requirement, or offer training which you think will be valuable to CAN members, please email Maria, [maria.hewitt@hotmail.co.uk](mailto:maria.hewitt@hotmail.co.uk)

## Keep in Touch

If you would like to know more about any aspect of CAN just let us know by contacting your local champion

- Allerdale:** Maria Hewitt 01900 604735 maria.hewitt@hotmail.co.uk
- Barrow:** Helen Robinson 01229 830367 rumelon1@yahoo.co.uk
- Carlisle:** Margie Cooper 01228 633909 highrowresearch@aol.com
- Copeland:** Maria Hewitt 01900 604735 maria.hewitt@hotmail.co.uk
- Eden:** Margie Cooper 01228 633909 highrowresearch@aol.com
- South Lakes:** Helen Robinson 01229 830367 rumelon1@yahoo.co.uk
- County:** Mandy Pflieger 01900 604735 mandypflieger@hotmail.com

[www.cumbriaadvicenetwork.org.uk](http://www.cumbriaadvicenetwork.org.uk)

Together we ARE making a difference



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